

ROSE

FORM B1		United States Bankruptcy Court		Voluntary Petition	
Northern		District of		Illinois	
Name of Debtor (if individual, enter Last, First, Middle): <b>ISRAEL HOWARD</b>		Name of Joint Debtor (Spouse) (Last, First, Middle):			
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): <b>ISRAEL HOWARD</b>		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 327-72-3915		Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all):			
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>6016 North Paulina, Chicago, Illinois 60628 60</b>		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):			
County of Residence or of the Principal Place of Business: <b>Cook County</b>		County of Residence or of the Principal Place of Business:			
Mailing Address of Debtor (if different from street address): <b>6016 North Paulina, Chicago, Illinois 60628 60</b>		Mailing Address of Joint Debtor (if different from street address):			
Location of Principal Assets of Business Debtor (if different from street address above): <b>Cook County, Illinois</b>					
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>					
Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.					
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other _____ <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank			Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Sec. 304 - Case <input checked="" type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13		
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business			Full Filing Fee <input checked="" type="checkbox"/> Filing Fee <input type="checkbox"/> Must certify <input type="checkbox"/> Rule		
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)			U.S. Bankruptcy Court Northern District of Illinois Case: 04-44734 Debtor: ISRAEL HOWARD Judge: Susan Rec. # 13 Trustee: 01/10/2005 Conf Hrsg: 01/27/2005 Trustee: TOM VAUGHN Fee: 59 Sonderby 02:30PM 10:30AM 1:04BK44734-BK001		
Statistical/Administrative Information (Estimates only) <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses are paid, there will be no funds available for distribution to unsecured creditors.					
Estimated Number of Creditors 1-15 <input checked="" type="checkbox"/> 16-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/>					
Estimated Assets \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> More than \$100 million <input type="checkbox"/>					
Estimated Debts \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> More than \$100 million <input type="checkbox"/>					

(Official Form 1) (12/03)

FORM B1, Page 2

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Prior Bankruptcy Case Filed Within Last 6 Years** (If more than one, attach additional sheet)

Location

Where Filed:

**Northern District Illinois (this Court)**

Case Number:

**01B31277**

Date Filed:

**09/06/2001**

**Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Signatures**

**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X 

Signature of Debtor

X

Signature of Joint Debtor

**(773) - 216-8028**

Telephone Number (If not represented by attorney)

Date

**Signature of Attorney**

X

Signature of Attorney for Debtor(s)

Printed Name of Attorney for Debtor(s)

Firm Name

Address

Telephone Number

Date

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X

Signature of Attorney for Debtor(s)

Date

**Exhibit C**

Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.  
☒ No

**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

FORM B6-Cont.  
(6/90)

# UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re **ISRAEL HOWARD**  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

### AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>NO</b>		\$		
B - Personal Property	<b>Yes</b>		\$ 10,000.00		
C - Property Claimed as Exempt					
D - Creditors Holding Secured Claims				\$ 7000.00	
E - Creditors Holding Unsecured Priority Claims				\$ 7000.00	
F - Creditors Holding Unsecured Nonpriority Claims				\$ 2000.00	
G - Executory Contracts and Unexpired Leases					
H - Codebtors					
I - Current Income of Individual Debtor(s)	<b>Yes</b>				\$
J - Current Expenditures of Individual Debtor(s)					\$
Total Number of Sheets of ALL Schedules ➤		<b>0</b>			
			Total Assets ➤	\$ 10,000.00	
			Total Liabilities ➤	\$ 16,000.00	

FORM B6B1  
(10/89)

In re ISRAEL HOWARD  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	Y		S	
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Y	Bank Account		100.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	N			
4. Household goods and furnishings, including audio, video, and computer equipment.	Y	Household Goods and furniture.		10,000.00
5. Books, pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	Y	Books		100.00
6. Wearing apparel.	Y	clothing		2000.00
7. Furs and jewelry.	N			
8. Firearms and sports, photographic, and other hobby equipment.	N			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	N			
10. Annuities. Itemize and name each issuer.	N			

FORM B6B-cont  
(10/89)

In re ISRAEL HOWARD  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23. Automobiles, trucks, trailers, and other vehicles and accessories.	Y	2005 Dodge Maungan (car)		24,000.00
24. Boats, motors, and accessories.	N			
25. Aircraft and accessories.	N			
26. Office equipment, furnishings, and supplies.	N			
27. Machinery, fixtures, equipment, and supplies used in business.	N			
28. Inventory.	N			
29. Animals.	N			
30. Crops - growing or harvested. Give particulars.	N			
31. Farming equipment and implements.	N			
32. Farm supplies, chemicals, and feed.	N			
33. Other personal property of any kind not already listed. Itemize.	N			
_____ continuation sheets attached			Total	\$ 38,100.00

(Include amounts from any continuation  
sheets attached. Report total also on  
Summary of Schedules.)

FORM B6B-Cont.  
(10/89)

In re ISRAEL HOWARD  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	N			
12. Stock and interests in incorpo- rated and unincorporated businesses. Itemize.	N			
13. Interests in partnerships or joint ventures. Itemize.	N			
14. Government and corporate bonds and other negotiable and non- negotiable instruments.	Y	UNPAID TAXES		2000.00
15. Accounts receivable.	N			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	N			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	N			
18. Equitable or future interests, life estates, and rights or powers exercis- able for the benefit of the debtor other than those listed in Schedule of Real Property.	N			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	N			
20. Other contingent and unliqui- dated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	N			
21. Patents, copyrights, and other intellectual property. Give particulars.	N			
22. Licenses, franchises, and other general intangibles. Give particulars.	N		Y	

FORM B6D  
(6/90)

In re ISAREL HOWARD  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 45447341650 facsfx RMA P.O. BOX 105408 ATLANTA GA 30348		S	11/04/2004 400.00 SBC PHONE BILL  VALUE \$ 400.00	C			400.00	None
ACCOUNT NO. 12093184090L NAVY FEDERAL CREDIT UNION P.O. BOX 3000 MERRIFIELD, VA 22119-3000			02/18/2004 LOAN  VALUE \$ 7400.00	C			7400.00	None
ACCOUNT NO.  		S	   VALUE \$	C				
ACCOUNT NO. 5421160032966956 FIRST CONSUMERS BANK PO. BOX 2638 OMAHA, NE 68103-2638			11/21/2004 CREDIT CARD VISA 260.00  VALUE \$ 260.00	C			260.00	None

continuation sheets attached

Subtotal  
(Total of this page) \$ 8.060  
Total  
(Use only on last page) \$ 8.060

(Report total also on Summary of Schedules)

FORM B6D  
(6/90)

In re ISAREL HOWARD  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <u>HOW16020</u> GLOBAL PAYMENTS PO. BOX 661038 CHICAGO, ILLINOIS 60666		S	9/1492004 CAR REPAIRS 300.00  VALUE \$ 300.00			D	300.00	N
ACCOUNT NO. <u>325723915</u> DEPT. OF THE TREASURY PO. BOX 480 HOLTSVILLE, NY 11742-0480			2003 UNPAID TAXES 1700.00  VALUE \$ 1700.00	C			1700.00	N
ACCOUNT NO. _____ _____		S	_____	C				
			VALUE \$ 3709808					
ACCOUNT NO. <u>7008338590</u> US CELLULAR PO. BOX 7835 MADISON, WI 53707-7835			9/4/2003 CELL BILL 596.86  VALUE \$ 596.86	C			596.86	N

\_\_\_\_ continuation sheets attached

Subtotal  
(Total of this page) \$ 2,596.00  
Total  
(Use only on last page) \$ 2,596.00

(Report total also on Summary of Schedules)



FORM B6D  
(6/90)

In re ISAREL HOWARD  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 640093 NATION WIDE ACCEPTANCE 3435 North Cicero Ave Chicago, IL 60641		S	June 2004 Personal Loan  VALUE \$ 1200.00	C			1200.00	None
ACCOUNT NO. 0000-14748596-0001 TRIAD FINANCIAL P.O. BOX 3299 Huntington Beach California			Jan. 2003 Car Loan  VALUE \$ 7,160.00	C			7,160.00	None
ACCOUNT NO. 7059421		S	   VALUE \$	C				
ACCOUNT NO. 7059421 ICS COLLECTION SERVICE P.O. BOX 646 Oak Lawn, IL 60454-0646			182.52   VALUE \$ 181.52	C			181.52	None

\_\_\_\_ continuation sheets attached

Subtotal  
(Total of this page)  
Total  
(Use only on last page)

\$ 8541.52

\$ 8541.52

(Report total also on Summary of Schedules)

Form BGE  
(04/04)

In re ISRAEL HOWARD  
Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☒ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☒ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,650\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,100\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

Form B6E  
(04/04)

In re **ISRAEL HOWARD**  
Debtor (if known)

Case No. \_\_\_\_\_

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

\_\_\_\_ continuation sheets attached

FORM B61  
(6/99)

In re ISRAEL HOWARD  
Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:  <b>SINGLE</b>	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES NONE	AGE NONE	RELATIONSHIP NONE
<b>Employment:</b>		<b>DEBTOR</b>	
<b>Occupation</b>		Forman	
<b>Name of Employer</b>		IBC	
<b>How long employed</b>		3 Years	
<b>Address of Employer</b>		7225 SANTE PEDR. HODGKINS, IL 60525	
		<b>SPOUSE</b>	
		NONE	

**Income:** (Estimate of average monthly income)  
Current monthly gross wages, salary, and commissions  
(pro rate if not paid monthly.)  
Estimated monthly overtime

**SUBTOTAL**

**LESS PAYROLL DEDUCTIONS**

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify: \_\_\_\_\_)

**SUBTOTAL OF PAYROLL DEDUCTIONS**

**TOTAL NET MONTHLY TAKE HOME PAY**

Regular income from operation of business or profession or farm  
(attach detailed statement)  
Income from real property  
Interest and dividends  
Alimony, maintenance or support payments payable to the debtor for the  
debtor's use or that of dependents listed above.  
Social security or other government assistance  
(Specify) \_\_\_\_\_  
Pension or retirement income  
Other monthly income  
(Specify) \_\_\_\_\_

**TOTAL MONTHLY INCOME**

**TOTAL COMBINED MONTHLY INCOME** \$ 3500.00

**DEBTOR** **SPOUSE**

\$ 45,000.00 \$ \_\_\_\_\_  
\$ \_\_\_\_\_ \$ \_\_\_\_\_

**\$ 45,000.00** **\$ \_\_\_\_\_**

\$ 35,000.00 \$ \_\_\_\_\_  
\$ 300.00 \$ \_\_\_\_\_  
\$ 430.00 \$ \_\_\_\_\_  
\$ \_\_\_\_\_ \$ \_\_\_\_\_

**\$ 10,800.00** **\$ \_\_\_\_\_**

**\$ 2500.00** **\$ \_\_\_\_\_**

\$ 0 \$ \_\_\_\_\_

\$ 0 \$ \_\_\_\_\_

\$ 0 \$ \_\_\_\_\_

\$ 0 \$ \_\_\_\_\_

\$ 0 \$ \_\_\_\_\_

\$ 0 \$ \_\_\_\_\_

\$ 0 \$ \_\_\_\_\_

\$ 0 \$ \_\_\_\_\_

**\$ 2500.00** **\$ \_\_\_\_\_**

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

FORM B6J  
(6/99)

In re ISRAEL HOWARD  
Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)		\$ _____
Are real estate taxes included?	Yes _____ No <u>✓</u>	
Is property insurance included?	Yes _____ No <u>✓</u>	
Utilities Electricity and heating fuel		\$ _____
Water and sewer		\$ _____
Telephone		\$ _____
Other _____		\$ _____
Home maintenance (repairs and upkeep)		\$ _____
Food		\$ _____
Clothing		\$ _____
Laundry and dry cleaning		\$ _____
Medical and dental expenses		\$ _____
Transportation (not including car payments)		\$ _____
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ _____
Charitable contributions		\$ _____
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's		\$ _____
Life		\$ _____
Health		\$ _____
Auto		\$ _____
Other _____		\$ _____
Taxes (not deducted from wages or included in home mortgage payments) (Specify) <u>owns for taxes</u>		\$ _____
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto		\$ _____
Other _____		\$ _____
Other _____		\$ _____
Alimony, maintenance, and support paid to others:		\$ _____
Payments for support of additional dependents not living at your home		\$ _____
Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ _____
Other _____		\$ _____
<b>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)</b>		<b>\$ <span style="border: 1px solid black; padding: 2px;">3500.00</span></b>

### [FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$ 3500.00
B. Total projected monthly expenses	\$ 2700.00
C. Excess income (A minus B)	\$ _____
D. Total amount to be paid into plan each _____ (interval)	\$ 270.00

Form B2  
6/90

**DECLARATION UNDER PENALTY OF PERJURY  
ON BEHALF OF A CORPORATION OR PARTNERSHIP**

I, the president of the corporation named as debtor in this case,  
declare under penalty of perjury that I have read the foregoing list  
and that it is true and correct to the best of my information and belief.

Date 11/30/2004

Signature \_\_\_\_\_

\_\_\_\_\_  
(Print Name and Title)

# United States Bankruptcy Court

Northern District Of Illinois

In re ISRAEL HOWARD  
Debtor

Case No. \_\_\_\_\_

Chapter 13

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

*a. Property to Be Surrendered.*

Description of Property

Creditor's name

*b. Property to Be Retained*

[Check any applicable statement.]

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)

Date: 11/30/2004

Signature of Debtor \_\_\_\_\_

### CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

325-72-3915

Printed or Typed Name of Bankruptcy Petition Preparer \_\_\_\_\_

Social Security No.  
(Required by 11 U.S.C. § 110(c).)

Address \_\_\_\_\_

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document.

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X  
Signature of Bankruptcy Petition Preparer

Date \_\_\_\_\_

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Form B19  
(12/03)

**United States Bankruptcy Court  
Northern District of Illinois**

In re ISRAEL HOWARD  
Debtor

Case No. \_\_\_\_\_

Chapter 13

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY  
BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

**ISRAEL HOWARD**

Printed or Typed Name of Bankruptcy Petition Preparer  
327-72-3915

Social Security No.  
(Required by 11 U.S.C. § 110(c).)

6016 North Paulina  
Chicago, IL 60660  
Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.